

Information to identify the case:

Debtor 1	Yersson Disla	Social Security number or ITIN	xxx-xx-6311
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-27173-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yersson Disla
aka Yersson Disla Figuereo

12/1/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Yersson Disla
 Debtor

Case No. 17-27173-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db +Yersson Disla, 431 Bramhall Ave., 1st Floor, Jersey City, NJ 07304-2708
 cr +JDRMDBP & PB LLC, 408 Main Street, Suite 502, Boonton, NJ 07005,
 UNITED STATES 07005-3701
 cr +KML Law Group, 431 Bramhall Ave, Jersey City, NJ 07304-2708
 517027456 +1st Crd Svc, 377 Hoes Lane, Piscataway, NJ 08854-4138
 517027459 +American Airlines Fcu, Po Box 619001, Dfw Airport, TX 75261-9001
 517027462 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 517027463 +Snap On Crdt, Attn: Bankruptcy, 950 Technology Way Suite 301,
 Libertyville, IL 60048-5339

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 01 2017 23:51:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 01 2017 23:51:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517027457 +E-mail/Text: aacbankruptcynotice@affiliated.org Dec 01 2017 23:52:28
 Affiliated Acceptance Corp, 14443 N State Highway 5, Sunrise Beach, MO 65079-6983

517027458 +EDI: GMACFS.COM Dec 01 2017 23:38:00 Ally Financial, Po Box 380901,
 Bloomington, MN 55438-0901

517027461 +Fax: 407-737-5634 Dec 02 2017 01:09:51 Ocwen Loan Sevinging Llc, Attn: Research Dept,
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493

517027464 EDI: TDBANKNORTH.COM Dec 01 2017 23:38:00 Td Banknorth, Po Box 1190, Lewiston, ME 04243
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517027460 Local 804 Fcu

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, et al
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor JDRMDBP & PB LLC dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
 rgaydos@rltlawfirm.com
 Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
 NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
 Paola D. Vera on behalf of Debtor Yersson Disla pvera@cabanillaslaw.com,
 bankruptcy@cabanillaslaw.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6